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deposit account consisting of at least one of a checking account, a debit account, and a money market account as the source account.

Please add the following new claims 67-72:

SD 67. (New) The method of claim 1, wherein receiving the user's designation of a source account for withdrawing funds for the on-line payments further comprises receiving the user's designation of a credit card account and designating the withdrawn funds as a purchase on the credit card account by a payments engine.

03 68. (New) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an on-line payment further comprises:

- receiving an email address and payment amount by a payments engine for a recipient from the user at a user terminal via a network;
- notifying the recipient by email at a recipient terminal by the payments engine of the payment;
- prompting the recipient by the payments engine to enroll for the on-line payments service;
- if the recipient elects to enroll, receiving the recipient's designation of a recipient account to receive the payment and applying the payment amount to the recipient account by the payments engine; and
- if the recipient declines to enroll, arranging a courtesy check for the payment amount to the recipient by the payments engine.

69. (New) The method of claim 68, wherein receiving the recipient's designation of a recipient account and applying the payment amount to the recipient account further comprises receiving the recipient's designation of a recipient credit card account and applying the payment amount as a payment on the recipient credit card account.

C1 > 70. (New) The method of claim 1, wherein allowing the user to use the funds in the transaction account for making an international payment further comprises:

receiving a selection via a network by a payments engine from the user at a user terminal of an option for the international payment;

receiving a selection from the user by the payments engine of one of a payment by wire and a payment by check in response to a prompt by the payments engine;

if the user selects the payment by wire, receiving banking and wire settlement information by the payments engine from the user in response to a prompt by the payments engine;

if the user selects the payment by check, receiving information concerning a recipient, a country, a currency, and a payment amount from the user in response to a prompt by the payments engine; and

displaying an exchange rate and fee for the payment for the user at the terminal by the payments engine via the network.

71. (New) A method for making on-line payments, comprising:

receiving enrollment information by a payments engine from a user at a terminal via a network for an on-line payments service;

identifying characteristics of the user from the enrollment information indicative of a predefined service level for the user by the payments engine;

appending a level indicator for the user by the payments engine to an enrollment file for the user corresponding to the predefined service level for the user;

receiving the user's designation of a source account for withdrawing funds for the on-line payments service for the user by the payments engine via the network;

C1/ providing a transaction account for the user by the payments engine with a user service level and graphical user interface corresponding to the appended level indicator; and

allowing the user to use the transaction account for a transaction via the payments engine in response to prompts displayed on the graphical user interface for the user at the terminal according to predetermined transaction parameters established for the user service level.

72. (New) A method for making on-line payments, comprising:

receiving enrollment information for an on-line payments service on an enrollment page for the on-line payments service;

receiving the user the user's designation of a source account for withdrawing funds for the on-line payments service;

providing a transaction account for the user by the on-line payments service as a money deposit account with an account number that the user can use as a source and a destination of funds and with at least one of a plurality of service levels;

allowing the user to have funds reside in at least one of a save for later portion of the transaction account and a held money portion of the transaction account;

allowing the user to use the funds residing in the transaction account for a transaction consisting of any of making an on-line payment via a recipient account with funds in the transaction account, making an on-line purchase with funds in the transaction account by authorizing payment from the transaction account to an on-line merchant, making a credit card account payment with funds in the transaction account by authorizing the payment to the user's credit card account, making a bill payment via a bill payment service with funds in the transaction account, making an international payment via an international payment service in a foreign currency with funds in the transaction account, making an off-line purchase with funds in the transaction account by authorizing payment from the transaction account to an off-line merchant using a transaction card provided to the user in connection with the

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~~transaction account, and making a cash withdrawal with funds in the transaction  
account at a self-service financial transaction terminal using the transaction card.~~

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